केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)
HEAD OFFICE: BENGALURU
BRANCH OFFICE: MYSORE BANK CIRCLE BRANCH

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable / movable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable / movable property mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of Canara Bank , Mysore Bank Circle Branch will be sold **on 30.11.2026** "As is where", "As is what is" and "Whatever there is" for recovery of **Rs. 17,64,587.34 (Rupees Seventeen Lakh Sixty Four Thousand Five Hundred Eighty Seven and paisa Thirty Four only)** with further interest /charges due to the **Canara Bank, Mysore Bank Circle Branch, Bengaluru-560002** from

BORROWER (S)

1. **KUMAR S** -
   S/O Late Shanmuga,
   No. 10, Sri Krishna Building,
   Avenue Road entrance,
   Bangalore 560002.

The Reserve Price and Earnest Money Deposits details are as under & the Earnest Money Deposit shall be deposited on or before **26.11.2026 by 5.00 PM** in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan, the description of the property is as under

(Rs. In lakhs)

Lot	Description of the immovable/ movable assets:	Reserve Price	EMD
1	Residential BDA FLAT bearing no. ALR-B19-108, measuring 33.526 Sq mts super build up Area, 1 BHK, 1st Floor, 1st Phase, 19th Block, Residential Complex, Alur layout, Alur, Dasanapura hobli, Bangalore North taluk, formed by Bangalore Development Authority, Bangalore constructed over the schedule property along with common facilities passage, Staircase and lifts and bounded on: East by - Alur, B19/105 West by - Road North by - staircase South by - Alur, B19/107	**Rs.11,97,000**	**Rs.1,19,700**

केनरा बैंक CANARA BANK Recovery & Legal Section Regional Office Bangalore Central

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Ph : 080 - 22215584
Mob : 9108174677, 6360142492
Email : cb10446@canarabank.com

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The incremental value of the properties mentioned above will be in multiplies of Rs.25,000/- (Rupees Twenty Five Thousand Only).

Known encumbrances, if any: Not to the knowledge of the Bank.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website www.canarabank.com or may contact Chief Manager, Canara Bank Mysore Bank Circle Branch, Bengaluru, Ph No 080- 22215584, Ph. No. 9108174677, 6360142492 during office hours on any working day.

केनरा बैंक / CANARA BANK
शाखा नाम / Branch Name

Date: 11.11.2026
Place: Bengaluru

Authorized Officer
अधिकृत अधिकारी / Authorized Officer
Canara Bank

केनरा बैंक * CANARA BANK * Recovery & Legal Section * Regional Office Bengaluru Central, Bengaluru

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 11.11.2026

1. Name and Address of the Secured Creditor :	**Canara Bank Mysore Bank Circle, Bengaluru**
2. Name and Address of the Borrower(s) / Guarantor(s) :	**BORROWER (S)** **KUMAR S** - S/O Late Shanmuga, No. 10, Sri Krishna Building,Avenue Road entrance,Bangalore 560002
Total liabilities:	**Rs. 17,64,587.34 (Rupees Seventeen Lakh Sixty Four Thousand Five Hundred Eighty Seven and paisa Thirty Four only) with** further interest/charges due to the Canara Bank Mysore Bank Circle Branch, Bengaluru of Canara Bank
3. (a) Mode of Auction :	E-Auction.
(b) Details of Auction service provider	M/s PSB Alliance (BAANKNET) Contact no: 8291220220 e- mail: support.baanknet@psballiance.com Website: https://baanknet.com/
(c) Date & Time of Auction	**30.11.2026 , 11.00 AM to 12.00 PM**
(d) Place of Auction	Online.
4. Reserve Price / EMD :-	1. The reserve price of property: **Rs. 11,97,000/- (Rupees Eleven lakhs Ninety Seven thousand only).** 2. The earnest money deposit is **Rs. 1,19,700/- (Rupees One lakh Nineteen Thousand Seven hundred only)**
5. The property can be inspected Date & Time	25.11.2026 , 10AM to 4PM

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6. **Other terms and conditions:**

a) The property/ies will be sold in AS is where is", As is what is", and Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below). Auction / bidding shall be only through "Online Electronic Bidding'' through the website https://baanknet.com/. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

c) Property can be inspected on 25.11.2026 between 10AM to 4PM

d) Prospective bidders are advised to visit website https://baanknet.com/ and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & addhaar and addhaar linked with latest Mobile number and also register with digilocker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 8291220220, Email: support.baanknet@psballiance.com

e) **The intending bidders shall deposit Earnest Money Deposit (EMD) amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before 26.11.2026- 5:00 PM.** The intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/s PSB Alliance (Baanknet) (Contact no. 8291220220, e-mail: support.baanknet@psballiance.com

f) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.25,000/- (Rupees Twenty Five Thousand Only) for the properties mentioned above. The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g) The incremental amount/price during the time of each extension shall be Rs.25,000/- (incremental price) and time shall be extended to 05(minutes) when valid bid received in last minutes.

h) Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

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i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), on the same day or not later than next working day on declaring him/her as the successful bidder and the balance on or before 15th day from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.

j) The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, Mysore Bank Circle Branch, IFSC Code CNRB0010446 (Branch IFSC Code).

k) All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

l) For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

m) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

n) It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on **25.11.2026 from 10.00A.M. to 4.00P.M.**

o) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **26.11.2026 - 06:00 PM** to Mysore Bank Circle branch of Canara Bank Bengaluru - 560002, by hand or by e-mail.
i) Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
iii) Bidders Name. Contact No. Address, E Mail Id.
iv) Bidder's A/c details for online refund of EMD.

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p) The intending bidders should register their names at portal https://baanknet.com/and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider M/s PSB Alliance (Baanknet) Bangalore (Contact no. 8291220220, e-mail: support.baanknet@psballiance.com

q) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

r) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

s) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

t) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Mysore Bank Circle Branch, of Canara Bank, Bengaluru who, as a facilitating center, shall make necessary arrangements

u) For further details contact Chief Manager, Mysore Bank Circle Branch, Ph 080- 22215584, Mob 9108174677, 6360142492, email id cb10446@canarabank.com during office hours on any working day, OR The service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 / 6354910172/ 8291220220 / 9892219848 / 8160205051, Email: support.baanknet@psballiance.com/).

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back -up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

केनरा बैंक / CANARA BANK
शाखा नाम / Branch Name

Date: 11.11.2026
Place: Bengaluru

केनरा बैंक * CANARA BANK * Recovery & Legal Section * Regional Office Bengaluru Central

Authorized Officer
Canara Bank

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Ph : 080 - 22215584 **Email :** cb10446@canarabank.com
Mob : 9108174677, 6360142492

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सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)
HEAD OFFICE: BENGALURU
BRANCH OFFICE: MYSORE BANK CIRCLE BRANCH

Ref: MBC/EA/2026/NOV/01 Date: 11.11.2026

To,

BORROWER (S)

1. **KUMAR S** - S/O Late Shanmuga ,
   No. 10, Sri Krishna Building,
   Avenue Road entrance,
   Bangalore 560002

Dear Sir / Madam,

Sub: **NOTICE UNDER SECTION 13(4) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002**

As you are aware, I on behalf of Canara Bank, Mysore Bank Circle branch - Bengaluru have taken possession of the mortgaged assets described in the schedule of sale Notice annexed hereto in terms of section 13(4) of the subject Act in connection with outstanding dues payable by you to our Mysore Bank Circle Branch Bengaluru of Canara Bank.

The Undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, In terms of the provisions of the subject Act and Rules made there under, I am herewith sending the sale Notice being published in the NEWS paper containing the terms and conditions of the sale. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which has been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other rights available to the Bank under the subject Act / or any law in force.

Yours faithfully,

केनरा बैंक / CANARA BANK
शाखा नाम / Branch Name

Authorised officer
अधिकृत अधिकारी / Authorized Officer
Canara Bank Bengaluru

केनरा बैंक CANARA BANK Recovery & Legal Section Regional Office Bengaluru Central

Encl: Sale Notice

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